

**Fill in this information to identify the case:**

Debtor 1 GORDON POSEY  
 Debtor 2  
 (Spouse, if filing)

United States Bankruptcy Court of Maryland  
 Case number 19-16747

**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: United Mortgage Corporation

Court claim no. (if known): 3

Last four digits of any number you 7109  
 use to identify the debtor's account:

Date of payment change: 09/01/2020  
 Must be at least 21 days after date of  
 this notice

New total payment: \$1,573.07  
 Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
 Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 439.68      New escrow payment: \$ 489.26

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%      New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_      New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_      New mortgage payment: \$ \_\_\_\_\_

Debtor1 GORDON POSEY Case number (if known) 19-16747  
First Name Middle Name Last Name

### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/ Gene Jung  
Signature

Date 07/08/2020

**Print: Gene Jung (14950)**

First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 7564 Standish Place, Suite 115  
Number Street

Rockville, MD 20855

City State ZIP Code

Contact phone 410-306-7821 x4502

Email mdbkr@brockandscott.com

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on July 8, 2020, the following persons were served a copy of the Notice of Mortgage Payment Change in the manner described below:

Via CM/ECF electronic notice:

Charles Earl Walton, Esq.  
10905 Fort Washington  
Suite 201  
Fort Washington, MD 20744  
*Counsel for Debtor*

Timothy P Branigan  
9891 Broken Land Parkway  
Suite 301  
Columbia, MD 21046  
*Chapter 13 Trustee*

Via First Class Mail:

GORDON POSEY  
12711 OLD FORT ROAD  
FORT WASHINGTON, MD 20744  
*Debtor*

/s/ Gene Jung  
Gene Jung

United Mortgage Corp  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS	
COUNTY TAX	\$3,553.07
HAZARD INS	\$1,933.88
Total	\$5,486.95

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
AND CHANGE OF PAYMENT NOTICE PREPARED FOR  
ACCOUNT NUMBER: [REDACTED]  
ESCROW ANALYSIS DATE: 06/11/2020

NEW PAYMENT IS AS FOLLOWS:

Principal and Interest	\$1,083.81
Required Escrow Payment	\$457.25
Shortage/Surplus Spread	\$32.01
Optional Coverages	
Buydown or Assistance Payments	
Other	

Gordon Posey  
12711 Old Fort Rd  
Fort Washington, MD 20744-2860

Total Payment	\$1,573.07
New Payment Effective Date:	09/01/2020

United Mortgage Corp has completed an analysis of your escrow account, and has adjusted your mortgage payment to reflect changes in your real estate taxes or property insurance. The escrow items to be disbursed from your account over the next twelve months are itemized above.

ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

The following estimate of activity in your escrow account from 09/2020 through 08/2021 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account balance displays the amount actually required to be on hand as specified by Federal law, State law and your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	PROJECTED	REQUIRED
STARTING BAL						\$2,007.97	\$2,638.57
SEP	\$457.25		\$1,776.54			\$688.68	\$1,319.28
OCT	\$457.25					\$1,145.93	\$1,776.53
NOV	\$457.25					\$1,603.18	\$2,233.78
DEC	\$457.25		\$1,776.53			\$283.90	\$914.50 *
JAN	\$457.25					\$741.15	\$1,371.75
FEB	\$457.25					\$1,198.40	\$1,829.00
MAR	\$457.25					\$1,655.65	\$2,286.25
APR	\$457.25					\$2,112.90	\$2,743.50
MAY	\$457.25					\$2,570.15	\$3,200.75
JUN	\$457.25					\$3,027.40	\$3,658.00
JUL	\$457.25				\$1,933.88	\$1,550.77	\$2,181.37
AUG	\$457.25					\$2,008.02	\$2,638.62
Total			\$3,553.07		\$1,933.88		

\*Indicates your projected low point of \$283.90. Your required reserve balance is \$914.50. The difference between the projected low point and required reserve balance is \$384.11. This is your shortage.

If you have questions regarding this analysis, please write our Customer Service Department at United Mortgage Corp, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945 or call toll free 1-855-230-0465, Monday through Friday, 8:00 am to 5:00 pm, EST.

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

ESCROW SHORTAGE REMITTANCE FORM

Name: Gordon Posey  
Account Number: [REDACTED] Escrow Shortage Amount: \$384.11

Your escrow shortage has been spread over a 12 month period, which may result in an increase in your payment. If you choose to pay your Escrow Shortage Amount in a lump sum, please include your account number on your check, and mail this coupon with your remittance to:

United Mortgage Corp  
Attn: Cashiering Department/Escrow Shortages  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945

Your new payment will then be: \$1,541.06.

Account Number: [REDACTED] Name: Gordon Posey

This is a statement of actual activity in your escrow account from 06/2019 through 08/2020. Last year's projections are next to the actual activity. Your mortgage payment for the past year was \$1,523.49 of which \$1,083.81 was for principal and interest and \$439.68 went into your escrow account. An asterisk(\*) indicates a difference from a previous estimate either in the date or the amount. A 'Y' indicates a projected disbursement or payment.

MONTH	PAYMENTS TO PROJECTED	ESC. ACCT. ACTUAL	PAYMENTS FROM PROJECTED	ESC. ACCT. ACTUAL	DESCRIPTION	ESCROW BAL. PROJECTED	COMPARISON ACTUAL
STARTING BAL						\$3,077.85	\$163.58
JUN	\$439.68	*		\$1,933.88 *	HOME INS	\$3,517.53	\$1,770.30-
JUL	\$439.68	\$444.63 *	\$1,954.00	*	HOME INS	\$2,003.21	\$1,325.67-
AUG	\$439.68	*				\$2,442.89	\$1,325.67-
SEP	\$439.68	\$889.26 *	\$1,661.13	\$1,776.54 *	COUNTY TAX	\$1,221.44	\$2,212.95-
OCT	\$439.68	\$444.63 *				\$1,661.12	\$1,768.32-
NOV	\$439.68	*				\$2,100.80	\$1,768.32-
DEC	\$439.68	\$2.24 *	\$1,661.12	\$1,776.53 *	COUNTY TAX	\$879.36	\$3,542.61-
JAN	\$439.68	\$889.26 *				\$1,319.04	\$2,653.35-
FEB	\$439.68	*				\$1,758.72	\$2,653.35-
MAR	\$439.68	\$439.68				\$2,198.40	\$2,213.67-
APR	\$439.68	\$439.68				\$2,638.08	\$1,773.99-
MAY	\$439.68	*				\$3,077.76	\$1,773.99-
JUN		\$4,836.48 *Y				\$3,077.76	\$3,062.49
JUL		\$439.68 *Y		\$1,933.88 *Y	HOME INS	\$3,077.76	\$1,568.29
AUG		\$439.68 *Y				\$3,077.76	\$2,007.97
Total	\$5,276.16	\$9,265.22	\$5,276.25	\$7,420.83			

OVER THIS PERIOD, AN ADDITIONAL \$2.24 WAS DEPOSITED INTO YOUR ESCROW ACCOUNT FOR INTEREST ON ESCROW.

Last year, we anticipated that payments from your escrow account would be made during this period equaling \$5,276.25. Under Federal Law, your lowest balance should not have exceeded \$879.36 or 1/6TH of anticipated payments from the account, unless your mortgage contract or state law specified a lower amount. Under your mortgage contract and/or state law, your lowest balance should not have exceeded \$879.36.